(ग) इस ऋण पर प्रति वर्ष ब्याज के रूप में कितनी राशि का भुगतान किया जा रहा है ;

(घ) प्रत्येक देश से ली गयी राशि को कब तक लौटाया है ;

(ङ) क्या पिछली सरकार अथवा वर्तमान सरकार द्वारा इन ऋणों को चुकाने के लिए प्रयास किये गये हैं ; और

(च) यदि हां, तो ऋण की कितनी राशि लौटायी जा चुकी है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति) : (क) वर्ष 1992-93 के अंत में कुल विदेशी ऋण (अनिवासी भारतीय जमा राशियां और रक्षा ऋण सहित) की बकाया राशि 90.09 बिलियन अमरीकी डालर थी।

(ख) नामों और बकाया ऋण की राशि के बारे में विस्तृत जानकारी विदेशी सहायता पुस्तिका-1992:93 और आर्थिक समीक्षा 1993-94 में दी गयी है। इन दोनों दस्तावेजों की प्रतियां सदन के पुस्तकालय में रखी हुई हैं।

(ग) वर्ष 1992-93 के दौरान इस ऋण पर भुगतान की गई ब्याज की राशि 3725 मिलियन अमरीकी डालर थी।

(घ) और (ङ) इन विदेशी ऋणों का दाताओं के साथ परस्पर सहमत प्रत्येक ऋण करार की शर्तों के अनुसार देय तारीखों को ही भुगतान किया जा रहा है। विदेशी ऋण को जिस गति से कम किया जा सकता है वह चालू खाते में भुगतान संतुलन से संबंधित सम्भाव्य अधिशेष और ऋण भिन्न पूंजी के अंतर्प्रवाह के प्रवाह पर निर्भर करता है। परन्तु इस समय उस वर्ष, जब तक यह सम्पूर्ण विदेशी ऋण चुकता हो जाएगा, के बारे में बताना सम्भव नहीं है।

(च) 1993-94 के दौरान रक्षा और अनिवासी भारतीय जमाराशियों को छोड़कर 36320 लाख अमरीकी डालर की ऋण की राशियों का भुगतान किए जाने का अनुमान है। वर्ष 1994-95 के दौरान भुगतान के आंकड़े वर्ष की समाप्ति के बाद संकलित किए जाएंगे।

Introduction of value added tax system

979. MISS SAROJ KHAPARDE: will the Minister of FINANCE be pleased to state:

(a) whether he has recently emphasised the need for further import liberalisation by removing quantitative import restrictions; as per the news report appearing in the Hindustan Times, dated 20th October, 1994 entitled "Value added tax system to be introduced soon"; and

(b) if so, what final decision the Central Government have taken in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V.CHANDRASHEKARA MURTHY): (a) and (b) Yes, Sir. Reduction of quantitative restrictions on imports forms part of Governments declared policy of fostering competitiveness and promoting cost and quality consciousness in Indian Industry.

Assets of UTI

980. SHRI V. GOPALSAMY: Will the Minister of FINANCE be pleased to state:

(a) what is the total present assets of UTI;

(b) what had been the total investment mobilization of UTI during the last three years, yearwise;

(c) how many schemes are there in operation wherein UTI has to

calculate daily net asset value of Unit floating in the share market;

(d) whether it is not necessary for accurate assessment of Net Assets value of Units of UTI in order to compete with other mutual funds particularly when market is getting flooded with more and more mutual funds; and

(e) what steps are being taken by the UTI and Government to overcome these problems in the near future also in order to attract more investors and more funds?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) The value of assets under various schemes managed by UTI as on 30-6-1994 amount to Rs. 55,440 crores;

(b) The funds mobilised under all schemes of UTI during the last three years are as follows:—

Year	Amount (Rs. crores)
1991-92	12,182.35
1992-93	6,491.99
1993-94	10,711.55

(c) to (e) UTI has 15 pure growth funds, the Net Assets values of which are calculated every week. UTI's Net Asset Value is calculated on the basis of certain standard methods which take into account the unit capital, portfolio appreciation, the profit booked and the accrued income net of expenses. UTI is able to compete effectively with other mutual funds, and has seen a sizeable expansion of its funds base in recent years. The need for Government intervention in this matter does not, therefore, apear to arise.

Credit and Deposit Ratio of Public Sector Banks in Kerala

981. SHRI V. GOPALSAMY: Will the Minister of FINANCE be pleased to state:

(a) what has been the credit deposit ratio of the public sector banks in Kerala during the last three years, bank-wise and year-wise;

(b) whether any committee has been appointed by the Government/ RBI to look into credit deposit ratio of the banks in Kerala;

(c) if so, what were the terms of reference and details thereof;

(d) whether any report has since then submitted, if so, when and what were findings and also what action has been taken on the findings; and

(e) what is the outcome of the action taken?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKARA MURTHY): (a) The Credit Deposit Ratio (CDR) of public sector banks in Kerala during the last three years ending March 1992, 1993 and 1994 was 50.9%, 47.2% and 41.4% respectively. The bank-wise data regarding CDR of the public sector banks functioning in Kerala for the last three years March 1992, March 1993 and March 1994 is given in the statement (*See* below)

(b) to (e) A Task Force was constituted by Reserve Bank of India (RBI) to specifically review (i) the reasons for low CDR in Kerala, (ii) the performance of banks with a relatively large share of business in the State and (iii) to make recommendations for a time bound improvement in CDR. The Task Force has already submitted its report to RBI in july 1994. In the report, various recommendations have been made such as development of agriculture, agricultural marketing, ensuring increa-